

FIG. 1

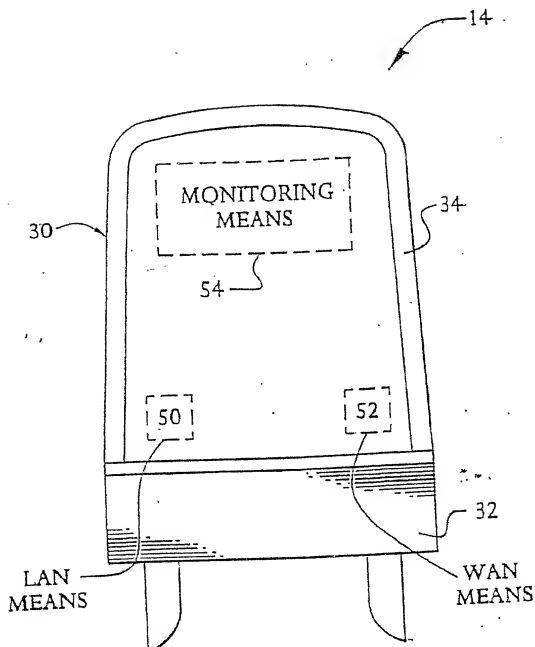


FIG. 2

ISO
OPEN SYSTEMS
INTERCONNECTION
MODEL

CE BUS
MODEL

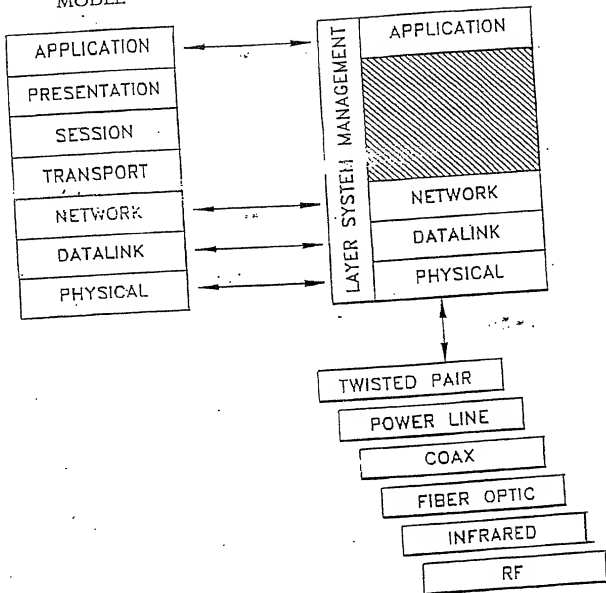


FIG. 3

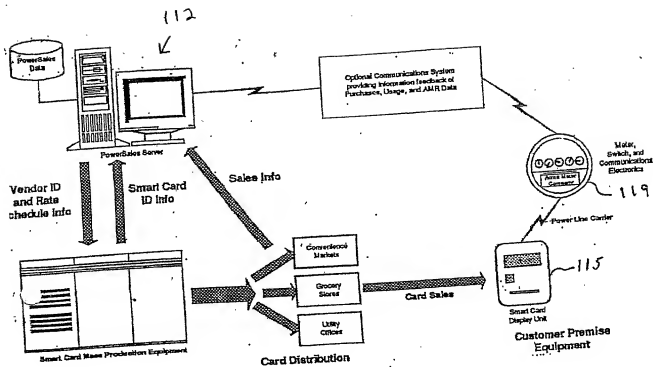


FIG. 4

10016382.021902

Payment Cycle

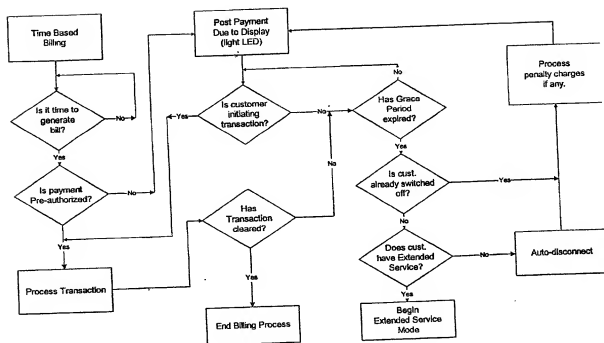


Figure 5

Payment Cycle

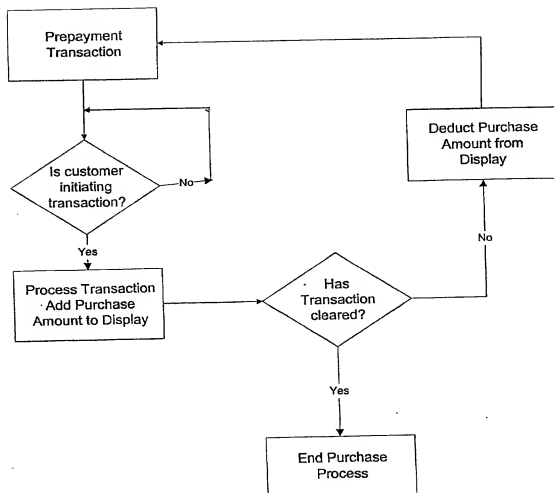


Figure 6

10016882.021902